



109.0002
Ginni Score; 85CM-00121

RECEIVED

NOV 8 2004 PATENT

GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Palmgren et al.

Serial No.: 09/671,005

Filed: September 27, 2000

For: METHODS AND APPARATUS FOR
UTILIZING A PROPORTIONAL
HAZARDS MODEL TO EVALUATE
LOAN RISK

Group: 3624

Examiner: Weisberger, R.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date set forth below:

Signed: 

Name: Jay M. Brown

Date: October 29, 2004

Durham, North Carolina
October 29, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

This Supplemental Information Disclosure Statement ("IDS"), including six newly cited documents, is being filed after the receipt of a first Official Action. Documents 1 and 2 were discovered on the Internet during the course of preparing the accompanying Amendment. Neither of documents 1 and 2 was cited in a communication from a foreign patent office in a counterpart foreign application, and to the knowledge of the undersigned after making reasonable inquiry, neither of documents 1 and 2 was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS. Documents 3-6 are responsive to the Requirement for Information Under 37 CFR § 1.105, and therefore are subject

to the waiver of the fee and certification requirements of 37 CFR § 1.97 as stated on page 6 of the Official Action. In accordance with the foregoing, no fee is due under 37 CFR § 1.97 for the filing of this IDS.

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, applicants' attorney wishes to bring to the attention of the Patent and Trademark Office the following items listed on the accompanying Form PTO/SB/08B.

ITEMS

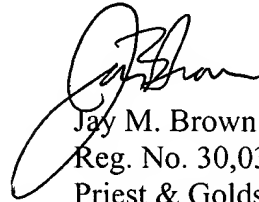
Articles

1. Yao, Rui, Resume; <http://faculty.baruch.cuny.edu/ryao/>
2. Yao, Rui, Abstract from “A Proportional Hazard Model of Commercial Mortgage Default and Prepayment”, Asian Real Estate Society Annual Meeting, Beijing, July 2000. An electronic copy of this paper as cited in the Rui Yao Resume, including the English abstract, was found on the Internet. Aside from the Abstract, the paper is apparently in Chinese, and a copy could not be printed in absence of Chinese computer fonts.
3. *SAS Technical Report P-229*, V.6.07, pp. 435-479
4. *Survival Analysis, Techniques for Censored and Truncated Data*, John P. Klein and Melvin L. Moeschberger (1997)
5. *Counting Processes & Survival Analysis*, Thomas R. Fleming and David P. Harrington (1991)
6. *Survival Analysis, A Practical Approach*, Mahesh K.B. Parmar and David Machin (1995)

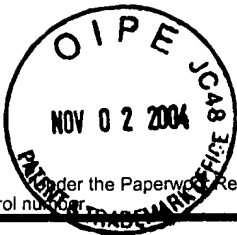
The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made nor shall it be construed as an admission that the

information cited is considered to be material to patentability, nor shall it be construed that no other material information exists.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Jay M. Brown", is written over the printed name and registration number.

Jay M. Brown
Reg. No. 30,033
Priest & Goldstein, PLLC
5015 Southpark Drive, Suite 230
Durham, NC 27713-7736
(919) 806-1600



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Substitute for form 1449B/PTO		Complete if Known	
		Application Number	09/671,005
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	09/27/2000
		First Named Inventor	Palmgren et al.
		Group Art Unit	3624
		Examiner Name	Weisberger, Richard C.
		Attorney Docket Number	109.0002
Sheet	1	of	1

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	²
	1.	Yao, Rui, Resume; http://faculty.baruch.cuny.edu/ryao	
	2.	Yao, Rui, Abstract from "A Proportional Hazard Model of Commercial Mortgage Default and Prepayment", Asian Real Estate Society Annual Meeting, Beijing, July 2000.	
	3.	SAS Technical Report P-229, V.6.07, pp. 435-479.	
	4.	Survival Analysis, Techniques for Censored and Truncated Data, John P. Klein and Melvin L. Moeschberger (1997)	
	5.	Counting Processes & Survival Analysis, Thomas R. Fleming and David P. Harrington (1991)	
	6.	Survival Analysis, A Practical Approach, Mahesh K.B. Parmar and David Machin (1995)	

Examiner Signature		Date Considered	
-------------------------------	--	----------------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231